

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **Bankruptcy No. 20-70343-JAD**  
: **Lillian S. Adams,** :  
: **Debtor** : **Chapter 13**  
:

**CONSENT ORDER**

WHEREAS the Debtor filed for Bankruptcy on July 3, 2020

WHEREAS the Debtor resides at 158 Coffee Hill Road, Hooversville, PA 15936

WHEREAS the Debtor has a mortgage with Carrington Mortgage holding a security interest in 158 Coffee Hill Road, Hooversville, PA 15936

WHEREAS the Debtor had a fire on February 8, 2019.

WHEREAS the residence did have significant damage and Carrington Mortgage had insurance to protect their security interest due to the fire; The damage was approximately over one thousand seven hundred and twenty-nine square feet (1,729 sq.ft.).

WHEREAS the insurance company, through an inspection by their adjuster, issued a check to Carrington in the amount of Forty-Six Thousand Ninety-One Dollars (\$46,091.00) for repairs.

WHEREAS the Debtor contracted with a handyman who was assisted by the Debtor's son who completed said repairs to make the property livable again.

WHEREAS the insurance adjuster determined that only 41 percent of the repairs had been completed, seven hundred and thirty-two square feet (732 sq. ft.).

WHEREAS the Debtor submitted the receipts to Carrington Mortgage and Carrington Mortgage is willing to issue a check in the amount of Eighteen Thousand Eight Hundred Ninety-Seven Dollars and thirty-one cents (\$18,897.31), representing the reimbursement for the repairs.

WHEREAS the remaining amount of Twenty-Seven Thousand One Hundred Ninety-Three Dollars and sixty-nine cents (\$27,193.69) is still outstanding and being held by the mortgage Company for future repairs *which is to be completed by December 31, 2023*.

**AND NOW THIS \_\_\_\_\_ day of December, 2021, it is hereby ORDERED, ADJUDGED and DECREED,** Carrington Mortgage is granted authority to issue the check and the Debtor may use said insurance proceeds to reimburse the contractor and son. It is further Ordered that if the remaining repairs are made and approved by the insurance adjustor said remaining monies may be issued by Carrington without further Court Order

BY THE COURT:

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Jeffery A. Deller  
United States Bankruptcy Judge

Consented to:

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